



Frequently asked questions about the transfer from Scotmid to Ecclesiastical

What do I need to do?

You will need to sign a consent form to allow Ecclesiastical to manage your funeral plan.

How does this impact the funeral that I had planned?

It doesn't, the funeral details will remain the same as you originally organised, with Scotmid carrying out the funeral at time of need. There is nothing extra to pay and your funeral will still be provided by your chosen Scotmid funeral office.

Does this impact the funeral plan that I purchased?

Ecclesiastical Planning Services Limited will assume responsibility for the overall management and oversight of your plan, in essence the financial aspects of your funeral plan.

What is changing in the law?

The Financial Conduct Authority will start regulating firms that provide and/or sell pre-paid funeral plans from 29 July 2022. From 29 July 2022, you will be able to bring any concerns that you have about a funeral plan provider to the Financial Ombudsman Service, you will also have the protection of the Financial Services Compensation Scheme www.fscs.org.uk

Scotmid will not be directly authorised or regulated by the Financial Conduct Authority but by working in partnership with Ecclesiastical we can continue to provide funeral plans you can trust.

How is Scotmid Funerals currently regulated?

Scotmid is committed to upholding the best standards and is voluntarily registered with the Funeral Planning Authority. The Funeral Planning Authority (FPA) has been regulating providers of prepaid funeral plans in the UK since 2002.

www.funeralplanningauthority.co.uk

How does Scotmid currently ensure that the money that you pay for your funeral plan is safe?

We are committed to providing funeral care that you can trust. To ensure that the money that you have paid to us for your funeral is kept safe and that we will be able to provide your funeral plan to you when the time comes, we invest it in a whole-of-life insurance policy with the Royal London Mutual Insurance Society Limited. The money can only be accessed by us on the death of the plan holder in order to provide for the funeral, or if you cancel your plan so that we can refund this to you in accordance with our terms and conditions.

Who are Ecclesiastical Planning Services Limited?

Ecclesiastical Planning Services Limited is part of the Ecclesiastical Group, a specialist, UK-based financial services group which has been protecting people, property and funds since it was founded in 1887, and involved in funeral plans since 1992. Ecclesiastical's company registration number is 02644860 and its registered office is at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

More information about Ecclesiastical can be found at www.funeralplans.co.uk/about-us/

What happens to my data?

Ecclesiastical will use the personal data you provided to us to provide the funeral plan. All personal data will be held in accordance with their policies on data protection and privacy policies from time to time as displayed on their website www.ecclesiastical.com/privacy-policy. This will include your name, address, date of birth and the details of the funeral.

What if I have concerns about the change?

We hope that the information in this letter assures you that there is nothing to worry about, but if you have concerns then please do contact us. If you do not want to continue with your funeral plan, you have the right to cancel in accordance with our terms and conditions, you are entitled to a full refund of all payments made to us with no cancellation charge. For further information on your right to cancel see our enclosed terms and conditions.